

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Lakeview Loan Servicing, LLC



Order Filed on July 29, 2020

by Clerk

U.S. Bankruptcy Court

District of New Jersey

In Re:

Carol J. Harker, Fred A. Harker

Debtors.

Case No.: 19-13881 MBK

Adv. No.:

Hearing Date: 7/22/2020 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: July 29, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Carol J. Harker, Fred A. Harker

Case No: 19-13881 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, LLC, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 14 Rebecca Court, Ewing, NJ, 08628, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kevin C. Fayette, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 17, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2020 through July 2020 for a total post-petition default of \$7,945.20 (3 @ \$1,223.22, 5 @ \$721.64, 1 @ \$721.68, less \$54.34 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make a lump sum payment of \$3,600.00 immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,345.20 will be paid by Debtor remitting \$724.20 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on August 1, 2020 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2020, directly to Secured Creditor's servicer, Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtors: Carol J. Harker, Fred A. Harker

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OF DEFAULT

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Fred A. Harker  
Carol J. Harker  
Debtors

Case No. 19-13881-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2020.  
db/jdb +Fred A. Harker, Carol J. Harker, 14 Rebecca Court, Ewing, NJ 08628-3339

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Frank J Martone on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bky@martonelaw.com  
Kevin C. Fayette on behalf of Joint Debtor Carol J. Harker kfayette@kevinfayette.com  
Kevin C. Fayette on behalf of Debtor Fred A. Harker kfayette@kevinfayette.com  
Kevin Gordon McDonald on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7